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DK W BK 645 PG 607
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

Prepared by: Shapiro & Massey, L.L.C. J. Gary Massey, MSB No. 1920 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601)981-9299 S&M No. 10-000525	Return to: Shapiro & Massey, L.L.C. * 1910 Lakeland Drive, Suite B env Jackson, MS 39216 (601)981-9299 Loan No. XXXXXX7937
GRANTOR J. Gary Massey Shapiro & Massey, L.L.C. 1910 Lakeland Drive, Suite B Jackson, MS 39216 (601) 981-9299	GRANTEE EverHome Mortgage Company 8100 Nations Way Jacksonville, Florida 32256 800-669-7724 Mortgagor can call Collections

SUBSTITUTED TRUSTEES DEED

INDEX: Lot 201, Stonecreek S/D, Phase B, Plum Point Villages PUD, Sec. 1, T-2-S, R-8-W, DeSoto Co/MS PB 57 PG 26

WHEREAS, on October 13, 2005, Gwendolyn Harrison and Dennis W. Harrison, Wife and Husband, executed a Deed of Trust to Emmett James House or Bill R. McLaughlin, Trustee for the benefit of Regions Bank d/b/a Regions Mortgage, which Deed of Trust is filed for record in Book 2,333 at Page 376 in the office of the Chancery Clerk of De Soto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to EverHome Mortgage Company by instrument dated April 22, 2010 and recorded in Book 3,164 at Page 727 of the aforesaid Chancery Clerk's office; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, EverHome Mortgage Company, substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated September 13, 2010, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 3,214 at Page 326 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by EverHome Mortgage Company to foreclose

under the terms of said Deed of Trust, I did on October 21, 2010, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East Front Door of the County Courthouse of De Soto County, located at Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in De Soto County, Mississippi, being more particularly described as follows, to wit:

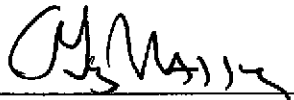
(See Exhibit A)

Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in THE CLARION - LEDGER, a newspaper published in De Soto County, Mississippi for three consecutive weeks preceding the date of sale. The notices were published on September 30, October 7, and 14, 2010, (a certified copy of which is attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the East Front Door of the County Courthouse of De Soto County, Hernando, Mississippi for said period of three consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, EverHome Mortgage Company bid for said property in the amount of \$92,217.98, which being the highest and best bid, the same was then and there struck off to EverHome Mortgage Company and it was declared the purchaser thereof.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto EverHome Mortgage Company the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on October 21, 2010.



J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on this the Twenty-First day of October, 2010, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.



Notary Public

My commission expires:



(Exhibit A)

Lot 201, Stonecreek Subdivision, Phase B of Plum Point Villages PUD, in Section 1, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 57, Page 26, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

DESOTO TIMES-TRIBUNE

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 13, 2005, Gwendolyn Harrison and Dennis W. Harrison, Wife and Husband executed a certain deed of trust to Emmett James House, or Bill R. McLaughlin, Trustee for the benefit of Regions Bank d/b/a Regions Mortgage which deed of trust is of record in the office of the Chancery Clerk of De Soto County, State of Mississippi in Book 2,333 at Page 376; and

WHEREAS, said Deed of Trust was subsequently assigned to EverHome Mortgage Company, by instrument dated April 22, 2010 and recorded in Book 3,164 at Page 727 of the aforesaid Chancery Clerk's office; and

WHEREAS, EverHome Mortgage Company has heretofore substituted J. Gary Massey as Trustee by instrument dated September 13, 2010 and recorded in the aforesaid Chancery Clerk's Office in Book 3,214 at Page 326; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, EverHome Mortgage Company, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on October 21, 2010 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of De Soto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in De Soto County, State of Mississippi, to-wit:

Volume No. 115 on the 30 day of Sept., 2010

Volume No. 115 on the 7 day of Oct., 2010

Volume No. 115 on the 14 day of Oct., 2010

Volume No. _____ on the _____ day of _____, 2010

Volume No. _____ on the _____ day of _____, 2010

Volume No. _____ on the _____ day of _____, 2010

Diane Smith

Lot 201, Stonecreek Subdivision, Phase B of Plum Point Villages PUD, in Section 1 Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 57, Page 26, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 23rd day of September, 2010.

J. Gary Massey
SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.P.

1910 Lakeland Drive

Suite B

Jackson, MS 39216

(601) 981-9299

5751 Steffani Drive

Southaven, MS 38671

10-000525EM

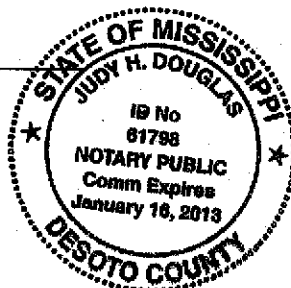
Publication Dates:

September 30, October 7, and 14, 2010.

Sworn to and subscribed before me, this 14 day of Oct., 2010

BY *Judy H. Douglas*

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2013
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



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